

Information to identify the case:

Debtor 1	Christina M Burns	Social Security number or ITIN	xxx-xx-1977
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24976-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christina M Burns

3/17/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christina M Burns
Debtor

Case No. 17-24976-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 17, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recip ID	Recipient Name and Address
db	+ Christina M Burns, 4041 Logans Ferry Road, Monroeville, PA 15146-1337
14753747	+ David Burns, 4041 Logans Ferry Rd., Monroeville, PA 15146-1337
14753748	+ Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
14776917	+ Dollar Bank FSB, c/o Dollar Bank Collections Dept., 2700 Liberty Ave., Pittsburgh, PA 15222-4700
14753749	Dollar Savings, 3 Gateway Center, Pittsburgh, PA 15222
14760065	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15204812	First National Bank of Pennsylvania, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 18 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 18 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Mar 17 2023 23:46:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 17 2023 23:46:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14753744	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 17 2023 23:46:00	1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14743647	+ EDI: TSYS2	Mar 18 2023 03:37:00	Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014
14753746	Email/Text: BKelectronicnotices@cenlar.com	Mar 17 2023 23:46:00	Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618
14771036	+ Email/Text: ebnjts@grblaw.com	Mar 17 2023 23:46:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14753750	EDI: CITICORP.COM		

District/off: 0315-2

User: auto

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14770231	EDI: Q3G.COM	Mar 18 2023 03:37:00	DSNB/Macy's, PO Box 8218, Monroe, OH 45050
		Mar 18 2023 03:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14750256	+ EDI: DISCOVERPL	Mar 18 2023 03:37:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14778601	+ Email/Text: kburkley@bernsteinlaw.com	Mar 17 2023 23:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14760064	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 17 2023 23:46:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14753751	+ EDI: LENDNGCLUB	Mar 18 2023 03:37:00	Lending Club Corporation, 21 Stevenson Ste. 300, San Francisco, CA 94105-2706
14765781	+ EDI: LENDNGCLUB	Mar 18 2023 03:37:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14780644	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 17 2023 23:46:00	MORTGAGE RESEARCH CENTER,LLC ET. AL., C/O Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14963291	+ Email/PDF: ebnotices@pnmac.com	Mar 17 2023 23:48:27	PENNYMAC LOAN SERVICES, LLC., P.O. BOX, 6101 CONDOR DR., SUITE 200, MOORPARK, CA 93021-2602
14775423	EDI: PRA.COM	Mar 18 2023 03:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14744835	+ EDI: RECOVERYCORP.COM	Mar 18 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14753838	EDI: Q3G.COM	Mar 18 2023 03:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14753752	+ EDI: RMSC.COM	Mar 18 2023 03:37:00	SYNCB/Levin, PO Box 965036, Orlando, FL 32896-5036
14753753	+ EDI: RMSC.COM	Mar 18 2023 03:37:00	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for Mortgage Research Cente
cr		Duquesne Light Company
cr		Mortgage Research Center, LLC et. al.
cr		PENNYMAC LOAN SERVICES, LLC
cr		PENNYMAC LOAN SERVICES, LLC, C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14753745	*+	Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor First National Bank of Pennsylvania bslaby@grenenbirsic.com mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor Mortgage Research Center LLC et. al. jblank@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Joseph F. Nicotero	on behalf of Debtor Christina M Burns josephnicotero@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Debtor Christina M Burns lowdenscott@gmail.com
Thomas Song	on behalf of Creditor Mortgage Research Center LLC et. al. pawb@fedphe.com
TOTAL: 15	